



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: McParland et al.
Serial No.: 10/736,126
For: CREDIT LIMIT RECOMMENDATION
Filed: 15 DEC 2003
Examiner: Hani M. Kazimi
Art Unit: 3691
Confirmation No.: 5765
Customer No.: 27,623

Attorney Docket No.: 384.7879USU

AMENDMENT

**Mail Stop Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**

Dear Sir:

Applicants are submitting the present document in response to an Office Action dated 30 JUL 2007 (hereinafter "the Office Action") for the above-noted application. Please amend the application as follows:

Amendments to Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.